

The Self-Sufficiency Standard for New Jersey 2008

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Table 16
The Self-Sufficiency Standard for
Passaic County, NJ, 2008

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	1018	1141	1141	1141	1141	1141	1141
Child Care	0	559	764	401	0	1117	1322
Food	245	359	371	435	462	472	483
Transportation	57	57	57	57	57	57	57
Health Care	133	318	318	329	341	329	328
Miscellaneous	145	243	265	236	200	312	333
Taxes	318	510	591	485	354	668	746
Earned Income Tax Credit (-)	0	0	0	0	-71	0	0
Child Care Tax Credit (-)	0	-60	-55	-60	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
Self-Sufficiency Wage							
Hourly	\$10.89	\$17.30	\$19.14	\$16.72	\$13.64	\$21.76	\$23.55
Monthly	\$1,916	\$3,045	\$3,368	\$2,942	\$2,401	\$3,829	\$4,144
Annual	\$22,997	\$36,544	\$40,413	\$35,306	\$28,809	\$45,952	\$49,732

For data sources and methodology, see
The Real Cost of Living in 2008
The Self-Sufficiency Standard for New Jersey
at <http://www.Isnj.org/PovResrch.cfm>
or contact Dr. Diana Pearce at pearce@u.washington.edu or
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	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Monthly Costs							
Housing	1141	1141	1141	1141	1141	1141	1141
Child Care	960	559	1528	1165	764	803	401
Food	544	569	493	555	580	617	642
Transportation	57	57	57	57	57	57	57
Health Care	340	352	328	339	351	351	363
Miscellaneous	304	268	355	326	289	297	260
Taxes	641	522	824	719	602	614	493
Earned Income Tax Credit (-)	0	0	0	0	0	0	-5
Child Care Tax Credit (-)	-100	-58	-100	-100	-53	-100	-58
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
Self-Sufficiency Wage							
Hourly	\$21.14	\$18.43	\$25.34	\$22.93	\$20.26	\$20.53	\$17.78
Monthly	\$3,721	\$3,244	\$4,459	\$4,036	\$3,565	\$3,613	\$3,129
Annual	\$44,653	\$38,924	\$53,513	\$48,434	\$42,784	\$43,354	\$37,545

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Table 16
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	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
Monthly Costs							
Housing	1141	1409	1409	1409	1409	1409	1409
Child Care	0	1676	1881	1519	1117	2086	1724
Food	667	572	582	641	665	592	651
Transportation	57	57	57	57	57	57	57
Health Care	374	340	339	351	363	338	350
Miscellaneous	224	405	427	398	361	448	419
Taxes	323	931	1015	902	764	1145	983
Earned Income Tax Credit (-)	-179	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
Hourly	\$13.87	\$28.64	\$30.46	\$27.99	\$24.93	\$32.54	\$29.80
Monthly	\$2,441	\$5,041	\$5,361	\$4,927	\$4,387	\$5,727	\$5,244
Annual	\$29,297	\$60,496	\$64,334	\$59,124	\$52,643	\$68,728	\$62,931

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	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
Monthly Costs							
Housing	1409	1409	1409	1409	1409	1409	1409
Child Care	1322	1362	960	559	2292	1929	1528
Food	675	710	734	758	603	661	685
Transportation	57	57	57	57	57	57	57
Health Care	362	362	373	385	338	349	361
Miscellaneous	383	390	353	317	470	441	404
Taxes	845	873	736	619	1275	1098	926
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
Hourly	\$26.73	\$27.34	\$24.28	\$21.62	\$34.62	\$31.79	\$28.53
Monthly	\$4,704	\$4,813	\$4,274	\$3,804	\$6,093	\$5,595	\$5,021
Annual	\$56,446	\$57,752	\$51,283	\$45,652	\$73,121	\$67,144	\$60,253

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Table 16
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	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
Monthly Costs							
Housing	1409	1409	1409	1409	1409	1409	1409
Child Care	1567	1165	764	1204	803	401	0
Food	720	744	768	779	803	827	851
Transportation	57	57	57	57	57	57	57
Health Care	361	373	384	373	384	396	408
Miscellaneous	411	375	338	382	346	309	273
Taxes	954	814	697	844	708	591	474
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
Hourly	\$29.15	\$26.07	\$23.40	\$26.69	\$23.64	\$20.97	\$18.31
Monthly	\$5,130	\$4,588	\$4,119	\$4,698	\$4,160	\$3,691	\$3,222
Annual	\$61,559	\$55,055	\$49,424	\$56,380	\$49,924	\$44,292	\$38,661

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Monthly Costs	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
	Housing	1018	1141	1141	1141	1141	1141
Child Care	0	559	764	401	0	1117	1322
Food	482	589	600	662	687	684	694
Transportation	114	114	114	114	114	114	114
Health Care	363	374	373	385	397	385	384
Miscellaneous	198	278	299	270	234	344	366
Taxes	336	508	587	480	379	658	736
Earned Income Tax Credit (-)	0	0	0	0	-16	0	0
Child Care Tax Credit (-)	0	-53	-50	-55	0	-100	-100
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167
Self-Sufficiency Wage							
Hourly	\$7.13	\$9.74	\$10.64	\$9.42	\$8.10	\$11.87	\$12.76
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$2,511	\$3,427	\$3,745	\$3,315	\$2,853	\$4,177	\$4,491
Annual	\$30,133	\$41,124	\$44,944	\$39,785	\$34,233	\$50,122	\$53,893

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	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
Monthly Costs							
Housing	1141	1141	1141	1141	1141	1141	1141
Child Care	960	559	1528	1165	764	803	401
Food	753	777	704	763	787	822	846
Transportation	114	114	114	114	114	114	114
Health Care	396	407	383	395	407	406	418
Miscellaneous	336	300	387	358	321	329	292
Taxes	630	509	819	708	591	602	484
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-50	-100	-100	-50	-100	-53
Child Tax Credit (-)	-167	-167	-167	-167	-167	-167	-167
Self-Sufficiency Wage							
Hourly	\$11.54	\$10.20	\$13.67	\$12.44	\$11.10	\$11.22	\$9.88
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$4,064	\$3,591	\$4,810	\$4,378	\$3,909	\$3,950	\$3,478
Annual	\$48,762	\$43,091	\$57,723	\$52,534	\$46,903	\$47,403	\$41,732

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	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolager
Monthly Costs							
Housing	1141	1409	1409	1409	1409	1409	1409
Child Care	0	1676	1881	1519	1117	2086	1724
Food	870	766	776	832	855	786	841
Transportation	114	114	114	114	114	114	114
Health Care	430	396	395	406	418	394	406
Miscellaneous	256	436	458	428	391	479	449
Taxes	362	918	999	888	747	1080	969
Earned Income Tax Credit (-)	-105	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-100	-100	-100	-100	-100	-100
Child Tax Credit (-)	-167	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
Hourly	\$8.24	\$15.24	\$16.14	\$14.90	\$13.36	\$17.04	\$15.80
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$2,902	\$5,366	\$5,682	\$5,246	\$4,701	\$5,999	\$5,563
Annual	\$34,820	\$64,388	\$68,186	\$62,955	\$56,417	\$71,984	\$66,753

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	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
Monthly Costs							
Housing	1409	1409	1409	1409	1409	1409	1409
Child Care	1322	1362	960	559	2292	1929	1528
Food	864	897	920	943	795	851	874
Transportation	114	114	114	114	114	114	114
Health Care	417	417	429	441	393	405	417
Miscellaneous	413	420	383	347	500	471	434
Taxes	830	857	717	600	1161	1050	911
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
Hourly	\$14.26	\$14.56	\$13.02	\$11.68	\$17.94	\$16.70	\$15.16
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,021	\$5,127	\$4,583	\$4,112	\$6,315	\$5,879	\$5,337
Annual	\$60,246	\$61,522	\$54,997	\$49,345	\$75,782	\$70,551	\$64,044

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Monthly Costs							
Housing	1409	1409	1409	1409	1409	1409	1409
Child Care	1567	1165	764	1204	803	401	0
Food	907	930	953	963	986	1008	1031
Transportation	114	114	114	114	114	114	114
Health Care	417	428	440	428	440	452	463
Miscellaneous	441	405	368	412	375	339	302
Taxes	938	800	678	827	688	570	458
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-100	-100	-50	-100	-100	-50	0
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage							
Hourly	\$15.46	\$13.92	\$12.57	\$14.23	\$12.68	\$11.35	\$10.02
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
Monthly	\$5,443	\$4,901	\$4,426	\$5,007	\$4,465	\$3,994	\$3,528
Annual	\$65,320	\$58,813	\$53,107	\$60,088	\$53,577	\$47,925	\$42,339

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